



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
[www.uspto.gov](http://www.uspto.gov)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/050,174	01/18/2002	Dong-Seok Seo	011777	7622
23850	7590	09/23/2004		
ARMSTRONG, KRATZ, QUINTOS, HANSON & BROOKS, LLP 1725 K STREET, NW SUITE 1000 WASHINGTON, DC 20006				EXAMINER SNAPP, SANDRA S
				ART UNIT 3624 PAPER NUMBER

DATE MAILED: 09/23/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	Application No.	Applicant(s)
	10/050,174	SEO, DONG-SEOK
	Examiner	Art Unit
	Sandra Snapp	3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) Responsive to communication(s) filed on 18 January 2002.
- 2a) This action is FINAL.                    2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) Claim(s) 1-18 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) Claim(s) \_\_\_\_\_ is/are allowed.
- 6) Claim(s) 1-18 is/are rejected.
- 7) Claim(s) \_\_\_\_\_ is/are objected to.
- 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on 18 January 2002 is/are: a) accepted or b) objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) All    b) Some \* c) None of:
    1. Certified copies of the priority documents have been received.
    2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)                     |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                    | Paper No(s)/Mail Date. _____.   |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____. | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
|   | 6) <input type="checkbox"/> Other: _____.                                   |

## **DETAILED ACTION**

### ***Priority***

Receipt is acknowledged of papers submitted under 35 U.S.C. 119(a)-(d), which papers have been placed of record in the file.

### ***Specification***

The abstract of the disclosure is objected to because the Abstract is too long, it exceeds the 150 word limit. Correction is required. See MPEP § 608.01(b).

### ***Claim Objections***

Claims 1, 3, 5, 6, 13, 14, 17 and 18 are objected to because of the following informalities:

In claim 1, the term LAN should be defined its first use if acronyms are going to be used, and the phrase “on the *base* of information” should be “on the *basis* of information.”

In claims 3, 14 and 18 the phrase “Palm PC, a Handheld PC” is capitalized inferring that such are Trademarks, however it is unclear to the Examiner if a “handheld PC” is truly a trademark.

In claim 5, the phrase “provides a function asking the credit card company” is awkward and not grammatically correct. The Examiner suggests amending the claim to read, “provides a function *for* asking the credit card company.”

In claim 6, the phrase “an advance payment section that a corporation to directly pay” is awkward and not grammatically correct. The Examiner suggests amending the claims to read, “an advance payment section that *allows* a corporation to directly pay.” Appropriate correction is required.

In claims 13 and 17, the “1” at the end of the claim is confusing and should be removed.

Also, generally the claims are objected to because there is no claim 10. As such, and to avoid any confusion, the Examiner will treat the claims as presently numbered, but may have to re-number the claims should the case be allowed to issue.

#### ***Claim Rejections - 35 USC § 112***

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1-12, 15 and 16 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 1 is indefinite because the phrases “the transaction”, “the inquiry”, “the credit card transaction history” and “the inquiry in the second paragraph all lack proper antecedent basis. Since this is the first occurrence for these elements, they should not be preceded by “the.”

Claims 2-12, 15 and 16 are indefinite because they depend from rejected base claim 1.

Also, claims 12, 13, 14, 16, 17 and 18 are indefinite because it is unclear what the difference between claims (12 and 16), (13 and 17), and (14 and 18) are. Are claims 16, 17 and

18 claiming the same thing as claims 12, 13 and 14? It appears as though claims 16-18 do not further limit the claimed invention and are redundant.

***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 1-18 are rejected under 35 U.S.C. 102(b) as being anticipated by the Langhans et al. patent (US 5,500,513).

The Langhans patent discloses a system for supplying credit card information, comprising:

A user terminal (92),

A credit card company server (100) including:

A membership information database unit storing member's information (102),

A membership authenticating unit authorizing membership (col. 7, lines 30-37),

A credit card information database unit storing information about the transaction of the credit card according to each individual and each corporation (104),

An information retrieval unit searching the credit card transaction history in the credit card information database unit in accordance with a transmission request (col. 6, lines 22-29),

An approval inquiry unit conducting the inquiry for the credit card transaction (col. 6, lines 30-35), and

A communication unit transmitting the information found in the information retrieval unit and the answer to the credit card transaction approval inquiry (col. 6, lines 10-21), and

A corporation server (70) including:

A communication unit controlling communication between the corporation server and outbound network systems (84),

A data storage unit storing data generated in the corporation server (74),

A control unit having an arithmetic unit (72), and

A functional unit (72),

Wherein the functional unit includes:

A request section requesting the credit card company server to transmit the credit card information (col. 6, lines 30-35),

An inquiry section providing the user terminal with the corporation credit card information through an intranet or LAN (col. 6, lines 10-21),

A report section helping an end user to make a report about the transaction of the corporation credit card on the base of the information received from the credit card company server (col 8, lines 51-59),

A file server section converting a data of the corporation into an electronic file in order to transmit the information to the outside of the corporation (col. 5, line 60 through col. 6, line 10), and

An administration section administering the credit card transaction information and history (col. 6, lines 52-60) (Claim 1);

The functional unit further includes an approval section that functions as providing a direct payment system without an Internet payment service provider when the direct transaction with other corporations is complete using the corporation credit card (col. 2, lines 20-25 and col. 6, lines 30-35) (Claim 2);

The approval section is conducted by a terminal selected from a group consisting of a PALM PC, a handheld PC and a POS (Point of Sale) terminal (96) (Claim 3);

The functional unit further includes a merchant inquiry section that helps the user terminal to inquire about the transaction of the corporation credit card in order to know sale information through the system (col. 7, line 54 through col. 8, line 7) (Claim 4);

The functional unit further includes an advance settlement section that provides a function asking the credit card company server a payment in advance (col. 8, lines 34-51) (Claim 5);

The functional unit further includes an advance payment section that a corporation is allowed to directly pay a credit card bill in advance (col. 8, lines 52-59) (Claim 6);

The corporation server is a computer implemented Internet access device (col. 5, line 60 through col. 6, line 9) (Claim 7);

The data storage unit includes a cash memory, RAM, ROM and hard disks (col. 5, line 60 through col. 6, line 9 - inherent in computer system with memory) (Claim 8);

The control unit includes a central processing unit (CPU) (72) (Claim 9);

The credit card company server further includes an electronic banking system that cooperates with the credit card company server in supplying credit card information (col. 9, lines 5-15) (Claim 11);

A communication intermediary that intermediates between the corporation server and the credit card company server, transmits the credit card information to the corporation server by way of converting the data from the credit card company server to a format compatible with the corporation server, and converts the data from the corporation server to a format understood by the credit card company server (col. 6, lines 1-9) (Claims 12 and 16); and

The credit card company server further includes an electronic banking system that cooperates with the credit card company server in supplying credit card information (col. 9, lines 5-15) (Claim 15).

The Langhans patent discloses, in a system for supplying credit card information which includes a user terminal, a corporation server connected to the user terminal through a computer-implemented communication infrastructure, and a credit card company server connected to the corporation server through the Internet, a method for supplying credit card information comprising the steps of:

Constructing a database having corporate credit card transaction history and information according to each corporation in the credit card company server (col. 5, line 60 through col. 6, line 9),

Connecting the corporation server to the credit card company server (col. 6, lines 10-21),

Requesting the credit card company server to send the credit card transaction information and history (col. 6, lines 10-21),

Requesting a credit card transaction approval to the credit card company server (col. 6, lines 10-21),

Responding to the request of the corporation server (col. 6, lines 30-35), and

Searching the credit card transaction information and history sent to the corporation server using the user terminal (col. 6, lines 45-65) (Claims 13 and 17); and

Wherein the requesting the credit card transaction approval is conducted by a terminal selected from a group consisting of a Palm PC, a Handheld PC and a POS (Point of Sale) terminal (96) (Claims 14 and 18).

### *Conclusion*

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. The Langhans et al., Adams, Walker et al., McAllister, Wong, Dethloff et al. Foladare et al., Northington et al., Wynn, Lee and Pickering patents and applications are all directed to electronic financial systems including credit cards.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Sandra Snapp whose telephone number is 703-305-6940. The examiner can normally be reached on Mon.-Thurs.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 703-308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

ss 67



VINCENT MILLIN  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600